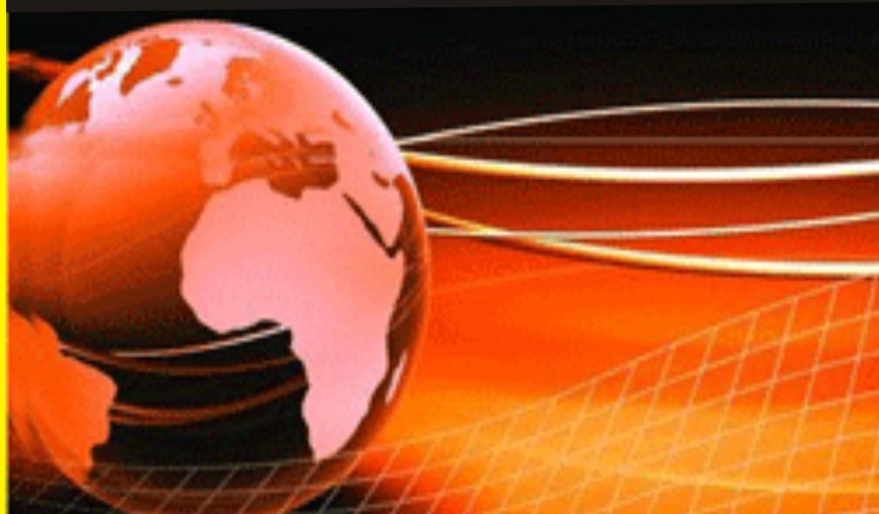


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VISION

The vision of the journals is to provide an academic platform to scholars all over the world to publish their novel, original, empirical and high quality research work. It propose to encourage research relating to latest trends and practices in international business, finance, banking, service marketing, human resource management, corporate governance, social responsibility and emerging paradigms in allied areas of management including social sciences , education and information & technology. It intends to reach the researcher's with plethora of knowledge to generate a pool of research content and propose problem solving models to address the current and emerging issues at the national and international level. Further, it aims to share and disseminate the empirical research findings with academia, industry, policy makers, and consultants with an approach to incorporate the research recommendations for the benefit of one and all.

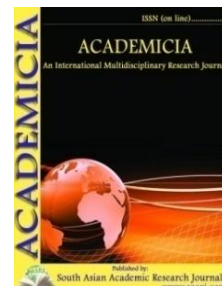


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RISK OF COUNTERFEITING OF ELECTRONIC MONEY IN E-BANKING

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ABSTRACT

This paper analyzed the bankers' viewpoint towards the factors responsible for risk of counterfeiting of electronic money in e-banking, its potential impacts and the measures initiated by selected banks in India for overcoming such risk. A sample of 107, 104 and 100 respondents (bank employees) is taken for data collection from the different branches located in Haryana, Punjab, Chandigarh and Delhi from selected public, private and foreign banks respectively. Statistical techniques such as mean, mode, standard deviation have been used for the analysis of data. ANOVA technique has been applied to arrive at the conclusion. The analysis shows that the alteration of electronic money products by criminals to obtain goods or funds without proper payment is found as the most important factor leading to the risk of counterfeiting of electronic money followed by creation of electronic money products by criminals to obtain goods or funds without proper payment in the selected banks. Further, liability of the bank for the amount of the falsified electronic money is found as the most potential impact on these banks followed by the possible costs associated with repairing a compromised system. However, monitoring and tracing individual transactions is found as the top most adopting measure followed by developing the audit trails and on-line interaction with the issuer or central operator to overcome the risk of counterfeiting of electronic money in the selected banks.

KEYWORDS: *Audit trials, Criminals, Counterfeiting, Electronic Money and Falsified.*



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**AN EMPIRICAL STUDY ON PERCEPTION OF MBA FACULTY
MEMBERS TOWARDS THE INSTITUTION'S MANAGEMENT
PRACTICES**

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***Director,
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ABSTRACT

In today's context, the concept of employee performance is not restricted to the benefits that he or she draws from the organization in which they are employed. Performance depends on various other factors also. Employees who are convinced about the various attributes that are related to their job are the people who can bring progress to both the institution and themselves. The primary driver for an employee's performance would be the management practices adopted in the organization. This can be best understood by analyzing the level of perception that the employees have on the various factors. This article aims to highlight the level of perception of MBA faculty members towards the management practices adopted in their institutions. Further, attempt has been made to understand the relationship between the demographic variables, overall perception and performance standards. Finally, the various drivers for positive perception of faculty members have been highlighted.

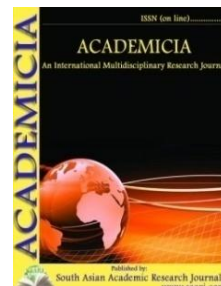
KEYWORDS: *Employee performance, Management practices, Perception, MBA faculty members.*



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DISTRICT LEVEL DEVELOPMENT INDICES IN HARYANA

Dr. Ranjan Aneja*

*Assistant Professor
Central University of Haryana,
Mahendergarh, Haryana, INDIA.

ABSTRACT

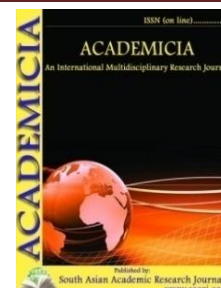
The present paper is an attempt to estimate the district level development in the state of Haryana. For the purpose a vector of 40 variables has been selected and principal component analysis has been applied to measure the level of development in 19 districts out of 21 districts in Haryana. The study finds that six districts named Panchkula, Ambala, Yamunanagar, Kurukshetra, Panipat and Faridabad have been developed, six districts named Rohtak, Karnal, Sonapat, Jhajjer, Gurgaon and Rewari have been moderately developed and remaining seven districts named Bhiwani, Fatehbad, Kaithal, Mahender garh, Jind, Hisar and Sirsa have been least developed both at sectoral and aggregate levels of development. The study suggests that an urgent need for reviewing the whole gamut of approaches towards development planning of state of Haryana.



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FOOD SECURITY: AN ANALYSIS OF INDIA'S FUTURE DREAM

Dr. Md. Abdus Salam*; Farhan Ahmed**

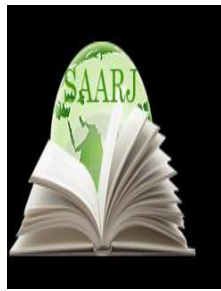
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**Research Scholar,
Department of Economics,
Aligarh Muslim University,
Aligarh, Uttar Pradesh, INDIA.

ABSTRACT

India since ages had been an agrarian economy but its production is erratic. The success of green revolution helped India in changing its status from “begging bowl” to “self sufficient” nation. Despite the great success India still faces the problem of food security. With the high rate of growing population and large number of population with nutritional deficiency, the task of achieving food security becomes even more complicated in nature. The legislations for achieving food security also have been under scanner from time to time as to how much they have contributed in achieving the goal of food security. The recent trend in the production of food grains have shown a downfall but the remarkable achievement in the production of the non-food grains food commodities such as fruits, milk, eggs and fish have opened a new course of options for achieving food security. Thus the current paper highlights on issue of growing population and nutritional deficiency in India, the recent trends in agricultural production and the diversification of food consumption in India. The paper also analyses the buffer stock and buffer norm of India and tries to find out as to where the actual problem lies in the process of food security and tries to sort the problem through effective mechanism.

KEYWORDS: *Agrarian economy, Population, Nutritional deficiency, Diversification of food consumption, Buffer stock, Buffer norm, Effective mechanism.*



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**ASSESSING CORPORATE FINANCIAL DISTRESS:
CONCEPTUAL FRAMEWORK OF ALTMAN'S Z-SCORE MODEL**

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*Research Scholar,
Research and Development Centre,
Bharathiar University,
Coimbatore.

ABSTRACT

The financial health plays a significant role in the successful functioning of a firm. Poor financial health threatens the very survival of the firm and leads to business failures. Financial ratios are a tool to determine the operational & financial efficiency of business undertakings. There exist a large number of ratios propounded by various authors. Altman developed a z-score model using ratios as its foundation. With the help of the Z- Score model, Altman could predict financial efficiency /Bankruptcy up to 2-3 years in advance. The following research paper describes in detail the studies carried out by Altman to predict business bankruptcy. Altman made regular changes to achieve the perfect equation which could predict bankruptcy. The following research paper summarises the research of Altman that have being made to develop the Altman Z score model. It can be safely said that Altman's Z score Model can be applied to modern economy to predict distress and bankruptcy one, two & three years in advance.

KEYWORDS: *Business Failure, Bankruptcy, Altman's Z-Score Model, Financial Ratios.*



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**A STUDY ON EFFECTIVENESS OF TRAINING AND DEVELOPMENT
WITH SPECIAL REFERENCES TO CHETTINAD CEMENT
CORPORATION LTD, KARUR**

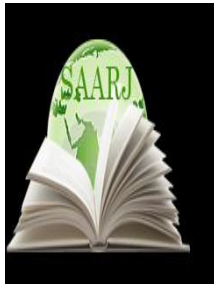
Ms. K. Sindhuja*; Ms. R. Sindhu**

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**Assistant Professor,
Sri Krishna College of Technology,
Coimbatore.

ABSTRACT

The present research is mainly done to find out the effectiveness of the training and development program in CHETTINAD CEMENT CORPORATION LTD. The organization also wanted to assess the satisfaction level of the employees towards the training programmers provides by the organization. The primary data was collected through a closed ended questionnaire. In this the percentage and chi-square method were used for analyzing collected data. Training and development program helps to find out whether it improves the qualities, attitudes and skills of the employees towards the work. The objectives of the study are to supply the necessary information to the training and development program and providing some suggestion to overcome the drawbacks faced by the organization in having an effective training and development program. The study was conducted in CHETTINAD CEMENT CORPORATION LTD, Karur. 100 samples were collected, and convenience sampling method was adopted to collect the data. Secondary data was collected through books and website. For the present study the respondents are the employees of CHETTINAD CEMENT CORPORATION LTD, Karur.



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**A STUDY ON BUYING BEHAVIOUR OF LG LAPTOPS BY
MANAGEMENT AND ENGINEERING STUDENTS
(A CASE STUDY OF HYDERABAD CITY)**

Dr. N. Ratna Kishor*; Rayapudi MahaRajaKumari**

*Assistant Professor,

Department of Commerce & Business Administration,
Acharya Nagarjuna University,
Nagarjuna Nagar, Andhra Pradesh, INDIA.

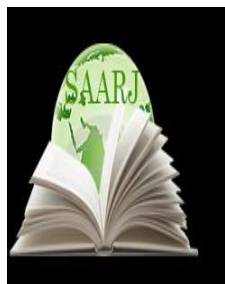
**Research Scholar,

Department of Commerce & Business Administration,
Acharya Nagarjuna University,
Nagarjuna Nagar, Andhra Pradesh, INDIA.

ABSTRACT

Laptop market is a highly competitive market in the present scenario. Due to rapid changes in the field of technology day by day new laptop brands comes in to existence. Also, the consumer desires and expectations are moving on. It becomes difficult to survive for laptop manufacturers if they don't move fast with growing needs of consumers. This study presents a brief overview of Indian Laptop industry. The dramatic technological revolution that has taken place in the last decade makes it imperative for students to emerge from their undergraduate education technologically proficient, comfortable with technology, and ready to pursue their chosen fields. Computers, like pencils and notebooks, have become an integral part of the college experience. The objective of the study is to understand the main factors influencing purchase of a laptop. The study also looked into the most widely used laptop brands among students and made an attempt to evaluate the post purchase behaviour of the respondents which helped to reach certain inference which is detailed in the interpretation and findings. The research type was descriptive in nature. The research instrument used was a questionnaire which was designed to capture the main factors influencing laptop purchase. The present paper highlights the laptop usage in study from student's point of view. The research paper further makes an attempt to identify and evaluate various factors which influence purchase indent of management and engineering students.

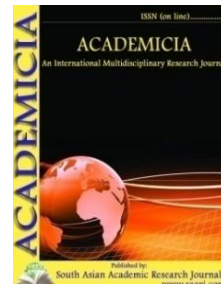
KEYWORDS: *Laptop Purchase, Laptop Preference & Customer Preference.*



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IN PRAISE OF HOPE

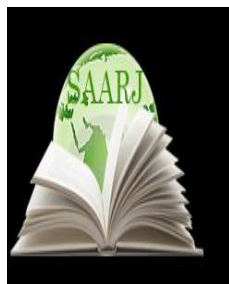
Dr. Maya Mainkar*

*Baburaoji Gholap College
University of Pune, INDIA.

ABSTRACT

In everything we do, it is better to hope than to despair, even if we are prisoners to its bondage. It is by all means a blessing and an inspiration. It is better to be intoxicated by hope than to be rationally choked by despair.¹ Emotions are good, even those which are negative, if we know what to do with them. We all experience fear, anger or worry. Most of us succumb to them and go numb. Despite everything that has been said, the pace or position of emotions in relation to logic is of only minor consequence. Human beings create excellence when they superimpose their creative thoughts on their emotions. This is how despair turns into hope and hope turns into achievements. This creates a faultless body and a blameless mind. The two together create abundance. Hope is a feeling and a sensation based on what will happen in the future. Since hope is a positive emotion, the feeling of what will happen in the future, is also positive. Despair and hope are complimentary. There can be no despair without hope. Faith is complete trust or confidence. Ambition becomes sublime when it becomes an aspiration. Hope should not just have a place in our lives. It should be life itself. Hope is the feeling we have when we are in love. It is not necessarily for anything in particular. Hope is grace despite darkness, because of our ability to convert darkness into light. Hope is enjoying the journey while we achieve our objectives.

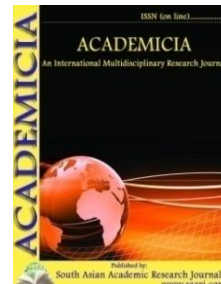
KEYWORDS: *Hope, Desire, Ambition, Love, Despair, Faith, Darkness into light, Grace, Journey of life.*



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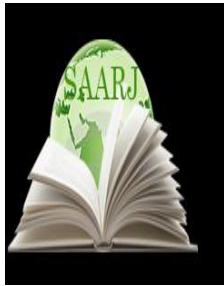
HIGHER EDUCATION IN INDIA: GROWTH AND ACCESSIBILITY

Dr. Jatinder Kaur*

*Principal,
Mata Ganga Khalsa College for Girls,
Kottan, Ludhiana, PUNJAB.

ABSTRACT

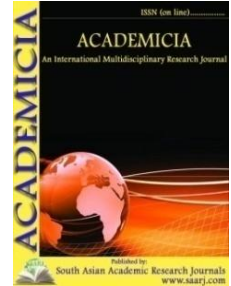
The concept of higher education conveys different meanings to the different people as there is diversity in ideologies & opinions of the people regarding the term higher education. Globalization is widely affecting higher education & creating new challenges for its regulation and control. Higher education is becoming more diversified. Even globalization creates the need for more standardization so that qualifications can be more easily assessed. Higher education includes colleges and universities teaching learning process to attain higher education qualifications. It imparts in-depth knowledge & understanding as to advance the students to new border line of knowledge in different walks of life.



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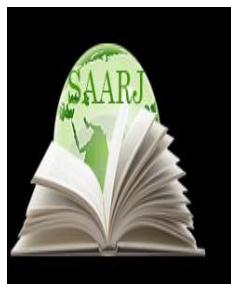
ANALYSIS OF "SALVATION ARMY - SOCIALIST BULL" WRITTEN BY O'NEILL

Seman Devi*

ABSTRACT

"Salvation Army—socialist bull." He defiantly states that the firemen are superior to the first class passengers because they are physically stronger and they "belong" to the ship. Paddy emerges from his stupor and cries out, "We belong to this you're saying? We make the ship go, you're saying? God have pity on us!" Paddy persists in a lengthy and passionate speech, detailing his former life on the sea. Paddy explains that in his youth men had reason to be proud to work on ships. The tall clipper ships, powered by sails rather than coal were, "clean" and "free." The ship gave Paddy a fantastic feeling of freedom and speed, rather than entrapment and slavery in the coal steamers. Paddy argues that working aboard the clipper ship required skill and guts. Men could belong to clipper ships, but do not belong to steamers. Paddy concludes that the men aboard the steam ship shoveling coal are caged in by steel, without the sight of land or sea like "apes in the Zoo!"

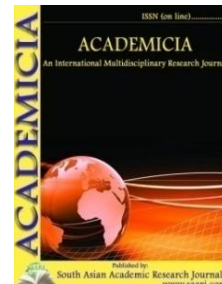
KEYWORDS: *stupor, passionate speech, fantastic, Zoo.*



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EXCLUSION AND CASTE DISCRIMINATION IN HIGHER EDUCATION IN INDIA

Dr. Sanjaya Kumar Das*

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P.G. Department of Political Science,
Fakir Mohohan Autonomous College,
Odisha, INDIA.

ABSTRACT

About 25 suicide cases of SC/ST meritorious students in last four years (2007-13) took place mainly in the Institutes of National Importance such as IITB, IITK, IIT Roorkee, AIIMS, IISc Bangalore etc. due to caste discrimination. Prof. S. K. Thorat Committee report about gross level caste discrimination in top medical institute of country i.e. All India Institute of Medical Sciences (AIIMS) and recently Prof. B. L. Mungekar's report on caste discrimination in Vardhman Mahavir Medical College, both in capital of India, New Delhi were not enough evidences to draw the attention of Government, media and intellectuals therefore could not be an issue in main stream thinking, policy and parliamentary debate. Even large number of suicide cases of SC/ST students in recent past who were among the best brains from their communities has once again exposed the murky realities of caste discrimination in our higher educational institution.



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**A STUDY ON CUSTOMER'S PERCEPTION TOWARDS
BANCASSURANCE**

Chetali Soni*; Prof. N. S. Rao**

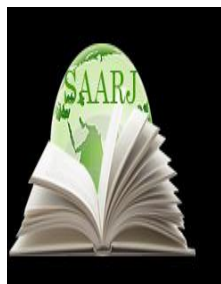
*Research Scholar,
Rajasthan Vidyapeeth University.

**Research Guide,
Director,
FMS, JRNRVU,
Udaipur, INDIA.

ABSTRACT

“Bancassurance” in its simplest form is the distribution of insurance products through a banks ‘distribution channels. With the globalization and liberalization, the service sector has been witnessing a lot of changes. The life insurance industry in India has been progressing at a rapid pace since opening up of the sector in 2000. This study tries to analyze the psychological mind set of the customers as what they think about linkage between the banks and the insurance companies and their products. So, here it is important to know about the perception of the customers regarding the companies and the banks. This study would help not only to the banks or the insurance companies but also to the distributors or sales personnel who try hard to convince the customers. A brief look at the global experiences and the lessons for India focusing bancassurance has been given. This paper also analyses the various entry routes for the prospective players and an ideal business model for a bancassurance partner based on the different models.

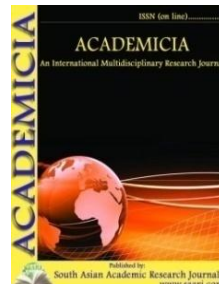
KEYWORDS: IRDA, Banc assurance, Customer perception, Distribution Channel.



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**RECOVERY OF GLUTAMATE DEHYDROGENASE FROM LEAD
EXPOSED FRESHWATER FISH, ANABAS TESTUDINEUS
(BLOCH, 1792)**

Shaikh Afsar*; R. P. Mali**

*Lecturer,

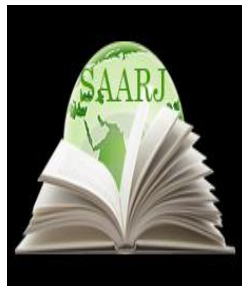
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**Associate Professor & Head,
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ABSTRACT

Glutamate dehydrogenase is important amongst the several molecules available in the cells and proteins plays an important role in the cellular process . In the present investigation, fish, Anabas testudineus treated with an equitoxic dose of 11 ppm of lead nitrate and lead acetate were scarified on 1, 4, 8, 12 and 15 days for recovery patterns in liver, muscle, kidney, gill and brain . Lead toxicated fishes recovered after 15 days which depends on the natural physical condition of the fish.

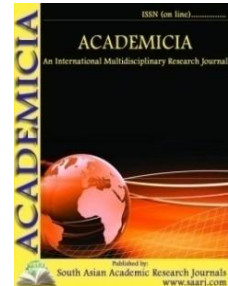
KEYWORDS: Fish, *A.testudineus*, lead poisoning, Glutamate dehydrogenase recovery.



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**ARTIFICIAL NEURAL NETWORK MODEL FOR BUSINESS FAILURE
PREDICTION OF DISTRESSED FIRMS IN COLOMBO STOCK
EXCHANGE**

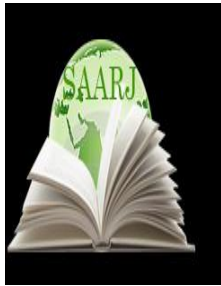
Gamlath Mohottige Mudith Sujeewa*

*Department of Accountancy,
University of Kelaniya.

ABSTRACT

The prediction of business failures is one of the important analyses in corporate world. The research study constructs business failure prediction model for companies listed in Colombo Stock Exchange (CSE). Data were gathered from eighty two companies listed in CSE for the sample period of 2011 to 2013. To achieve the research objectives, Artificial Neural Network (ANN) analysis was employed as measure of analysis. The results of ANN model for holdout sample, the model correctly predicted 80% while Type I Error and Type II Error were 40 % and 0% respectively for the year 2011. Thus, the model correctly predicted 90% while Type I Error and Type II Error were 20% and 0% respectively for the year 2012. Furthermore, the model correctly predicted 90% while Type I Error and Type II Error were 20% and 0% respectively for the year 2013. It was found that artificial neural network analysis predict business failures of firms listed in CSE with high level of accuracy by identifying non liner relationships of variables of business failure prediction.

KEYWORDS: *Artificial Neural Network, Business Failure Prediction, Type I error, Type II error.*



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CRIME AGAINST THE WOMEN IN INDIA & FEMALE LITERACY RATE

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*Mata Ganga Khalsa College for Girls,
Kottan, Ludhiana, INDIA.

ABSTRACT

During the last two decades violence against women has emerged as the most burning issue throughout the world. Women are targets to extreme forms of violence such as incest, rape, dowry deaths; trafficking etc. One of the wicked incidents was the gang rape of 23-year-old medical student in Delhi. Violence against women is any act of gender-based violence which result in, physical, sexual harassment, trafficking, sexual abuse in the workplace, rape, psychological and sexual abuse by intimate male partners and relatives, forced pregnancies, sexual abuse in the workplace, abuse of widows including property grabbing, allegation of witchcraft, physical and psychological violence by younger family members, differential access to food and medical care.



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**A COMPARATIVE STUDY OF ADMINISTRATOR'S PERCEPTIONS
REGARDING HIGHER EDUCATION AT PUNJAB AND HIMACHAL
PRADESH**

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ABSTRACT

The paper compares the differences of opinion among the respondents from Punjab and Himachal Pradesh. T-test analysis has been performed to analyze significant differences in responses of categorized respondents from Punjab and Himachal Pradesh. Higher education should also be considered as public good as it has immense power to foster the economic growth which ultimately determines a nation's prosperity. Mass Higher education has huge potential to accelerate rate of human resource development. Higher education institutions don't have world class infrastructural facilities. The State with its limited resources and slow moving machinery is unable to fully meet education needs of people. There is scope for public-private partnerships to boost higher education sector. Students are receptive, knowledgeable but non-demanding. They hesitate to join innovative courses. The colleges/institutions generally don't pay close attention to students' satisfaction. GATS will provide students with choices and creates competition between institutions which will be vital in enhancing quality and accountability. Presently, the courses offered, teaching materials, assignments, projects and databases are partially available in electronic form. Usage of ICT enabled education; the quality courses offered by foreign education providers are welcomed. The adverse affect on Balance of payment position is partially accepted but stakeholders believe that ultimately local availability of quality education has huge potential to reduce tendency of rich students to pursue higher education courses abroad. The stakeholders believe that the presence of foreign education providers through physical campuses, twinning programmes, satellite campuses will bring qualitative improvements in Higher education.



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A LOGISTIC REGRESSION APPROACH TO STUDY THE RELATIVE RISK FACTORS OF SECOND PRIMARY CANCER

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ABSTRACT

In this study we collected the social demographic risk factors from 415 voluntary patients in southern part of India who were initially treated for first primary cancer stage 1 and were cancer free for at least 1 year after first primary cancer treatment. We applied the binary logistic regression model to estimate the probability of the occurrence and to determine the significant social demographic risk factors which affect the second cancer occurrence.

KEYWORDS: *Logistic Regression Model; Wald test, Hosmer-Lemeshow Test, Odds Ratio, Roc Curve, Second Primary Cancer.*



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EDUCATION REFORMS IN INDIA: STILL AN UNFINISHED AGENDA

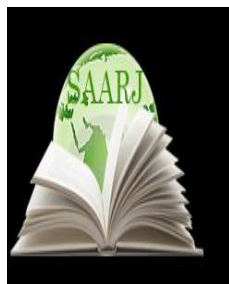
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ABSTRACT

Reform means the improvement or amendment of what is wrong, corrupt, unsatisfactory, etc. Reform is generally distinguished from revolution (Wikipedia) but the difference is of degree, which is not more. The latter means basic or radical change whereas reform may be no more than fine tuning, or at most redressing serious wrongs without altering the fundamentals of the system. Reform seeks to improve the system as it stands, never to overthrow it in totality.



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EXPLORING DIFFERENCES IN VARIOUS DIMENSIONS OF LOGICAL THINKING AMONG SCHOOL GOING ADOLESCENTS

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ABSTRACT

Logical thinking and planning skills are vital to a successful global community. Lack of logical thinking skills among adolescents is a major concern. The present study tries to answer a question on, Is there any difference in various dimensions of logical thinking among school going male and female adolescents studying rural and urban schools? It is a descriptive research and survey method was also used. The investigation has selected 200 school going adolescents studying in 10th class, between the age group of 13-15 as samples by using simple random sampling technique. For collecting evidences Logical Thinking Test(a standardized one) by Dr. Surjeet Kumar and Dr. Shikha Tiwari was used. For data analysis, t-test has also used. The findings of the study revealed that there exists no significant difference in difference in various dimensions of logical thinking of male and female adolescents studying in different govt. secondary schools located in rural and urban areas.

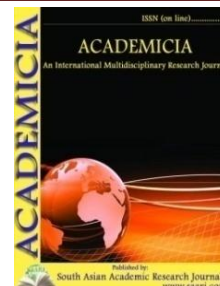
KEYWORDS: *Logical Thinking, Series/Sequence, Completing the Analogous Pair, Classification, Coding-Decoding.*



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CHILD TRAVAIL AND LEGAL ATTHOURTIES OF MODREN MAN

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ABSTRACT

The term "human right" is a dynamic concept and it endeavors to adapt itself to the needs of the countries and their people. These rights include fundamental rights and natural rights. The protection of human personality and of its fundamental rights is the ultimate purpose of all the national and international laws. The formation of Brahmo Samaj led to the growth of an organized social movement, which gave importance to many modern-day human rights ideals. The effects of these various nineteenth century movements were reflected in the Indian national Congress in the twentieth century. The Indian National Congress, to certain extent, can be considered as one of the largest human rights movements. In the constitution of India some of these ideals were reflected especially in the chapters as Fundamentals Rights and the Directive Principles of State Policy. Human rights are inscribed in the hearts of people; they were there long before lawmakers drafted their first proclamation. The theme of "All Human Rights for all" highlights the universality, indivisibility and the interrelationship of all human rights, above all it recognizes the inalterable nature of human rights for human existence. India, in recent years saw some remarkable decisions by Courts, the National Human Rights Commission (NHRC) and the Central Government itself. The people also got themselves organized, anywhere from a handful of individuals to more systematic organizations, which are continuing to address a range of human rights issues, special political and economic. A large number of network of various human rights groups have emerged in India, are fighting for the common cause in different parts of India.

KEYWOEDS: *Reflected, Endeavors, Existence, Proclamation, Indivisibility.*

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1. Each research paper/article will be initially evaluated by the editor to check the quality of the research article for the journal. The editor may make use of iThenticate/Viper software to examine the originality of research articles received.
2. The articles passed through screening at this level will be forwarded to two referees for blind peer review.
3. At this stage, two referees will carefully review the research article, each of whom will make a recommendation to publish the article in its present form/modify/reject.
4. The review process may take one/two months.
5. In case of acceptance of the article, journal reserves the right of making amendments in the final draft of the research paper to suit the journal's standard and requirement.

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